

The SPOTLIGHT

VOLUME 33

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NUMBER 8

Celebrating Founder's Month



Tim Cruise



Lewis Prochnau

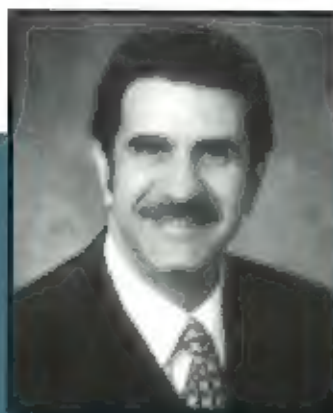


Victor Jones

Top Agents

Carry On ALL Winning Tradition

A Monthly Publication of American Income Life Insurance Company



**From the desk of
Roger Smith**

Executive Vice President,
Director Of Agencies

*"When you win,
nothing hurts."*
— Joe Namath

Winning is the True Measure of a Champion

Who's better? Dan Marino or Joe Montana? Wilt Chamberlain or Bill Russell? For sports fans these are questions for the ages. Ones that will be debated for years to come. Each will have powerful arguments. Former Miami Dolphins quarterback Dan Marino is the NFL's all-time leading passer. Wilt Chamberlain is the only player in NBA history to score 100 points in a single game. But ... Marino retired last season without ever winning a Super Bowl. Montana owns four Super Bowl rings. Chamberlain finally won a NBA Championship with the Los Angeles Lakers in 1972 - two years and 11 championships after Russell retired from the Boston Celtics.

Like it or not, athletes are judged by how many championships they win. Is it fair? Probably not. But there's something to be said for winners. All of these outstanding athletes set new standards by which winners are measured. The same holds true here at American Income. Among us are a multitude of winners, but only a few have given us new standards of excellence. Everyone wants to be associated with a winner, and at AIL we are fortunate to be associated with many.

On the cover of this month's *Spotlight*, we celebrate three winners. Three Personal Producers, who accepted a challenge and turned fourth-and-long into a Founders' Month victory.

Leading the Top Producers for Founder's Month is **Lewis Prochnau**, of the Rick Altig Agency, who wrote \$27,394 in Net ALP. On top of recognition for being No. 1 in the Founder's Month contest, Lewis will receive an additional check for \$520. Why? Because at our last Leadership Development Seminar the attendees initiated a contest and threw \$10 each into a hat and I matched it. Lewis was serious about winning and announced to all he would be the victor. The result was his commitment to achieving an incredible goal and demonstrating a true winning spirit.

Tim Cruise, of the Scott Smith Agency, wrote \$26,975 in Net ALP as runner up. When I was his manager, he never wrote over \$6,000 in a month. After I left, Tim went to work and focused on winning. Maybe it was his previous SGA? Reality is, Tim made the decision to be a Top Producer, nobody else did that for him. In fact, we are establishing 'Cruise Watch,' as Tim is set to shatter Brian Traboulay's all time Company Production Record. Check future issues of *Spotlight* for updates as we head into the fourth quarter.

Coming in Third with \$25,501 of Net ALP is **Victor Jones** of the Surace-Surace Agency. Victor, a former Agent of the Year, is another proven winner. He is focused, committed and dedicated to success. His outstanding production didn't just happen by luck - it wasn't just a really good month - Victor made it happen. He set his sights on the end zone and took all his talent, time and energy in pursuit of his goal.

Think about the incredible production achievements of these three outstanding individuals. This one month of production puts them on track to write over \$300,000 of ALP this year! Who would have dreamed that was possible? What is your goal this year? What greatness lies within you just waiting to be discovered? There is no greater time and no greater place to discover the talent and success within you, than here and now! Lewis Prochnau, Tim Cruise and Victor Jones set the standard, now it's up to you to accept the challenge and go for the brass ring!

Continuing the legacy, carrying the torch,

Dates to Remember

Sept. 28 (Thursday), 2000
Business must be received in Waco to count for September production.

Oct. 5-7 (Thursday-Saturday), 2000
Leadership Development Seminar in Waco, TX.

Company Quality Averages

— August

Net to Gross: 73%

Persistency: 72.80%

Note: These figures will be used as the minimum qualification requirements for all bonuses. Only net to gross is used during the first eight months from Agent's hire date.

ailins.com

As always, the AIL website is available for use as an Agent training and information tool. It provides information at your fingertips from product knowledge and bonus requirements to the company history and job opportunities. Keep visiting the site and see what AIL adds next.

New LAB Members Thank AIL

Dear AIL:
Thank you for unanimously electing me as a member of the Labor Advisory Board of American Income Life Insurance Company. I will gladly serve, and I am looking forward to working with my fellow colleagues on the Board.
With kindest regards,

George Tedeschi
President, GCIU

Dear AIL:
Thank you for the kind offer to serve on AIL's Labor Advisory Board. It is an honor to be asked, and it will be a pleasure to serve.
With kind personal regards,

Edward C. Sullivan
President, BCTD

Founder's Club Outstanding Producers

July

Agent	SGA	# of Times Qualified	Total Net ALP	N/G*	Persistency
James Peate	Marc Zipper	2	\$43,963	83	77.25
James Dattilo	Marc Zipper	1	59,717	87	84.90
Vladimir Opra	Larry Geneser	1	46,173	80	

Founder's Club Outstanding PR Representatives

July

Agent	SGA	# of Times Qualified	# of Cards
Wendi Rose	William Devine	1	10,858

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8/00

Promotions

Promoted To Supervising Agent

- | | | | | |
|--|---|--|--|--|
| Marcellus Adams
Tim Schroeder
Utah | Scott Baker
Hancock-Boles
Ohio | Cynthia Beard
Rick Altig
Tennessee | Rob Beckwith
Richard Neal
Arkansas | Jerry Barks
William Devine
Texas |
| Steven Campbell
Greg Partee
Illinois | Max Chu
Zeidner-Cowan
Michigan | Christopher Collins
Marc Zipper
Florida | Maughn Darrow
Cohen-Hartman
Nevada | Karpreet Gujral
Rick Altig
British Columbia |
| Nickolay Gusev
Larry Geneser
Kansas | Charles Hall
Cohen-Hartman
Arizona | Bruce Hains
Mark Hancock
Indiana | Stanley Jones
Kevin Pawlowski
Texas | Kelly Kellough
Rick Altig
Tennessee |
| Nicholas Lapcevich
Joshua Chalorn
Ontario | Nans Manseth
Bruce Gilpatrick
Oregon | John Martinson
Marc Zipper
Florida | Danny Mayorga
Tom Williams
Florida | Vance Bountree
Marc Zipper
Florida |
| James Salyers
Hancock-Boles
Ohio | Chad Sherman
Marc Zipper
Florida | Edith Smith
Rick Altig
Tennessee | Larry Wright
George Farenthold
New Mexico | Kenneth Ziebell
David Hausman
Georgia |

Promoted To General Agent

- | | | | | |
|--|--|--|---|--|
| Anthony Christman
Gary Bleier
Wisconsin | Tram Church
Cohen-Rutt
California | Anthony DeCasaro
Robert McKenzie
Rhode Island | Warren DeVries
Scott Smith
Illinois | Harinder Dhillon
Scott Smith
Illinois |
| John Franklin
Cohen-Rutt
California | Bulhinder Hayer
Rick Altig
British Columbia | Steven Jabluczak
Scott Smith
Illinois | Richard Hye
Rick Mansfield
Maine | Brian Salzman
Cohen-Rutt
California |
| Louis Thompson
Pat Shehan
Connecticut | Timothy Thompson
Kevin Pawlowski
Texas | Marie Trejo
Cohen-Rutt
California | Kimberley Vellon
Rick Altig
Washington | John West
Marc Morton
West Virginia |

Promoted To Master General Agent

- | | | | | |
|---|---|---|--|---|
| Rajeev Arora ✓
Rick Altig
British Columbia | Andrew Falensky ✓
Surace-Surace
Ohio | Joe Hathorne ✓
Scott Smith
Illinois | Steven Lee ✓
Rick Altig
Alberta | Glen McDonald ✓
William Devine
Texas |
| Samuel Pierre ✓
Billy Faulkner
Virginia | Stephen Ross ✓
Steve Friedlander
New Zealand | William Sargent ✓
Home Office
South Carolina | Al-Karim Walli ✓
Rick Altig
Alberta | |


WBA OK
7/18/00



"Now it's time to step out of that box. Lift off that ceiling. Remove the barriers and refuse to acknowledge limitations. It's time to step up, so others can step in."

— Roger Smith

TOP INDIVIDUAL PRODUCERS


1  **Timothy Cruise**
Downer's Grove, IL


"The late Jerry Garcia [of the Grateful Dead] was a true professional at what he did, and like Jerry, when I'm at work I feel as though I'm at play. I thoroughly enjoy every moment of my day."

3  **Lewis Frachnan**
Winnipeg, MB

5  **Matthew Fair**
Southfield, MI

7  **Ramin Maghsoud**
Austin, TX

9  **Gregory Robson**
Winnipeg, MB

2  **Rob Hay**
Winnipeg, MB

Rob attributes his success to one simple philosophy, "Go to work and expect success."

4  **Michael Hanson**
Winnipeg, MB

6  **Brian Traublay**
Burnaby, BC

8  **Alex Chen**
Walnut Creek, CA

10  **Vito Pecoraro**
Edison, NJ

TOP INDIVIDUAL PRODUCERS — JULY

All Time Record to Beat					
★	Net ALP \$33,921	Year 1998	Month June		
Name	Net ALP	Pers	N/G*	MGA	SGA
1 Timothy Cruise	\$29,183		82	Andy Zomaya	Scott Smith
2 Rob Hay	22,455		80	Ilija Orlovic	Rick Altig
3 Lewis Prochnau	21,107		80	Ilija Orlovic	Rick Altig
4 Michael Hanson	20,934		89	Ilija Orlovic	Rick Altig
5 Matthew Fair	17,242		100		Zeidner-Cowan
6 Brian Traboulay	16,571		95	Brian Traboulay	Rick Altig
7 Ramin Maghsoud	16,566		87		Larry Kudlacek
8 Alex Chen	16,492		92	Norman Lew	Jatoft-Foti
9 Gregory Robson	16,354		80	Ilija Orlovic	Rick Altig
10 Vito Pecoraro	16,161		84	Stephen Liberto	Eric Giglione
11 Donald Shuck	15,635		81		Mark Hancock
12 Carla Miller	15,528		88		Christopher Lafond
13 Stacey Wall	15,169		87	David Brister	Eric Giglione
14 Christian Novacek	15,091		86	Ed Orell	Marc Zipper
15 Arkadi Nulman	14,884		84	Vlad Basov	Larry Geneser
16 Albert DiMarco	14,109		81	Albert DiMarco	Rick Altig
17 Johnnie Wallace	13,932		80	Michael Knapick	Scott Smith
18 Michael Thomas	13,786		94		Robert Smith
19 Leanne Hughes	13,706		88	Jeffrey Dinocento	Eric Giglione
20 Mark Brunetto	13,571		95	David Brister	Eric Giglione
21 Alan Becker	13,570		88	Yaroslav Bitman	Larry Geneser
22 Lutfi Han	13,528		100	Stephen Liberto	Eric Giglione
23 Todd Reavis	13,109		87	Jeffrey Horsky	Ali Shahrak
24 Kouassi Appiah	13,018		88	Roger Fung	Rick Altig
25 Wallace Robinson	12,965		93	Wallace Robinson	Rick Altig
26 Peter Nikolov	12,864	87.37	97	Stephen Ross	Steve Friedlander
27 Roland Parker	12,823		80	Nicholas Nitkowski	Tom Williams
28 Luis Quintero	12,745		93	Ed Orell	Marc Zipper
29 Carolyn Baker	12,696		90	Gary Williams	Rick Altig
30 Marie Girard	12,687		94	Wallace Robinson	Rick Altig
31 Stephen Ross	12,673	83.55	91	Stephen Ross	Steve Friedlander
32 Barbara Leader	12,512		78	Ilija Orlovic	Rick Altig
33 Jorge Serrano	12,448		83		Cohen-Rutt
34 Craig Snyder	12,382	75.54	79	James Dovin	Surace-Surace
35 Albert Fleury	12,276		82	Melinda-Rae Lyse	Rick Altig
36 Steven Bains	12,266		95	Roger Fung	Rick Altig
37 Russell Chang	12,221		77	Roger Fung	Rick Altig
38 Patrick Frize	12,213		77	Patrick Frize	Rick Altig
39 Adel Kouhari	12,124		86		Kevin Khadivian
40 Nita Kao	12,022		82	Willie Fleming	Rick Altig
41 Joe Hathorne	12,008		91	Joe Hathorne	Scott Smith
42 Jack Seitz	11,787		88		Hancock-Boles
43 Nickolay Gusev	11,758		86	Vlad Basov	Larry Geneser
44 Rajeev Arora	11,751		90	Rajeev Arora	Rick Altig
45 Paramjit Sangha	11,640		80	Alan Martyn	Rick Altig
46 Darren Swerda	11,634		93	Wallace Robinson	Rick Altig
47 Paul Black	11,603		83		David Hausman
48 Anthony Fiani	11,569		76	Jeffrey Dinocento	Eric Giglione
49 Wesley Bangs	11,432		84	Stacie Williams	Rick Altig
50 Thomas Myers	11,293		87	Ryan Whitley	Larry Geneser

*percentage of net to gross

TOP INDIVIDUAL PRODUCERS — YTD

All Time Record to Beat					
★	Net ALP \$221,368	Year 1999			
Name	Net ALP	Pers	N/G*	MGA	SGA
1. Timothy Cruise	\$142,543		82	Andy Zomaya	Scott Smith
2. James Dattilo	105,715		87	Ed Orell	Marc Zipper
3. Steven Polederos	105,099	89.87	87		Zeidner-Cowan
4. Arkadi Nulman	102,233		84	Vlad Basov	Larry Geneser
5. Brian Traboulay	92,838		95	Brian Traboulay	Rick Altig
6. Ruben Soberanes	91,007		74		Jatoft-Foti
7. Wesley Bangs	88,729		84	Stacie Williams	Rick Altig
8. Alan Becker	81,940		88	Yaroslav Bitman	Larry Geneser
9. Ramin Maghsoud	78,027		87		Larry Kudlacek
10. Kelly McDonald	77,532		80	Kelly McDonald	Jatoft-Foti
11. Leanne Hughes	76,998		88	Jeffrey Dinocento	Eric Giglione
12. Angeles Ordas	76,050		86		Michael Busico
13. Vito Pecoraro	74,713		84	Stephen Liberto	Eric Giglione
14. Alex Chen	73,187		92	Norman Lew	Jatoft-Foti
15. Frauline McGuire	72,778		80		Anne O'Driscoll
16. Gleb Ostrovsky	71,342		89		Justin A. Jones
17. Michael Crain	70,542		81	Andy Zomaya	Scott Smith
18. J. Saul Quiroz	69,480		77	J. Saul Quiroz	Michael Busico
19. James Peate	68,787	77.25	83	Ed Orell	Marc Zipper
20. Jack Seitz	68,565		88		Hancock-Boles
21. Roland Parker	68,423		80	Nicholas Nitkowski	Tom Williams
22. Stephen Ross	68,354	83.55	91	Stephen Ross	Steve Friedlander
23. Stacey Wall	68,080		87	David Brister	Eric Giglione
24. Rebecca Francis	66,244	93.99	94	Joseph Nosse	Surace-Surace
25. Kurt Johnson	66,098		94	Rory Lee	Rick Altig
26. Albert DiMarco	65,954		81	Albert DiMarco	Rick Altig
27. Darrell Ballard	64,907		93	Doreen Ryan-Foti	Jatoft-Foti
28. Wendell Bangs	64,490		78	Stacie Williams	Rick Altig
29. Scott Remmey	64,403		92	Jeffrey Dinocento	Eric Giglione
30. Mitchell Clem	64,397		80		William Devine
31. Lance Brown	63,765		85	Michael Pritchett	Larry Geneser
32. Vladimir Opra	63,139		80	Vlad Basov	Larry Geneser
33. Edward Farley	62,926		83	Ed Orell	Marc Zipper
34. Peter Nikolov	62,699	87.37	97	Stephen Ross	Steve Friedlander
35. Mark Bleier	62,672		91		Gary Bleier
36. Edward Bailey	62,573		73	Larry Weiner	Ali Shahrak
37. Paul Lund	62,555		83		Scott Smith
38. Johnnie Wallace	62,463		80	Michael Knapick	Scott Smith
39. Nickolay Gusev	62,249		86	Vlad Basov	Larry Geneser
40. Michael Silver	62,191		82	Jeffrey Horsky	Ali Shahrak
41. Matthew Zeoli	61,994		83	Daniel Zeoli	Pat Shehan
42. Michael O'Rourke	61,940		89	Ryan Whitley	Larry Geneser
43. Joan Badzik	61,911		83	Ted Schilling	William Jennings
44. Raymond Lau	61,684		83	Roger Fung	Rick Altig
45. Anthony Fiani	61,475		76	Jeffrey Dinocento	Eric Giglione
46. Chris Wittenbach	61,265		87	Chris Wittenbach	Justin A. Jones
47. Bradley Kincaid	60,146		78	Dennis Muth	Rick Altig
48. David Thornton	60,138		96	Erik Graham	Cohen-Rutt
49. Thomas Favata	60,039		77		Michael Lavin
50. Larry Malitz	59,889		81	Larry Malitz	Pat Shehan

*percentage of net to gross

Contest Winners

Top Personal Producers

	Net ALP	SGA		Net ALP	SGA
1. Lewis Prochnau	\$27,394	Rick Altig	6. Andrew Kay	20,503	Rick Altig
2. Timothy Cruise	26,975	Scott Smith	7. Arkadi Nulman	20,058	Larry Geneser
3. Victor Jones	25,501	Surace-Surace	8. Vito Pecoraro	19,639	Eric Giglione
4. Rob Hay	22,489	Rick Altig	9. Alex Chen	19,035	Jatoff-Foti
5. Michael Hanson	22,184	Rick Altig	10. Carla Miller	18,056	Christopher Lafond

Top SAs

	First Yr. Agent	SGA
1. Ralph Navarro	\$29,203	Tom Williams
2. Wesley Bangs	17,581	Rick Altig
3. Gregory Engrav	15,961	Rick Altig

Top SGAs

	Quota	1st Yr. Agent
Cat I Larry Geneser	245%	\$195,669
Cat II Hancock-Boles	154%	76,966
Cat III Marc Morton	164%	65,422
Cat IV Steve Friedlander	220%	66,101
Cat V Charles Scott	258%	51,531
Cat VI Ali Shahrak	199%	39,799

Top GAs

	First Yr. Agent	SGA
1. Wendell Bangs	\$36,504	Rick Altig
2. David Zophin	33,539	Marc Zipper
3. Scott Sonnenberg	30,790	Larry Geneser
4. James Peate	28,112	Marc Zipper
5. Michael O'Rourke	27,871	Larry Geneser

Top SGAs (100%)

	Quota
Charles Scott	258%
Larry Geneser	245%
Ramin Kouladji	239%
Marc Zipper	223%
Steve Friedlander	220%
Bill Jennings	205%
Ali Shahrak	199%
Dennis Ishler	186%
Eric Giglione	183%
Marc Morton	164%
Hancock-Boles	154%
Rick Altig	146%
Scott Smith	136%
Cohen-Hartman	134%
Robert Smith	126%
Cohen-Rutt	123%
Surace-Surace	120%
Tom Williams	116%
Gary Bleier	113%
Joe Marone	110%
Mike Jones	106%

Top MGAs

	First Yr. Agent	SGA
1. Ed Orell	\$119,371	Marc Zipper
2. Ilija Orlovic	64,337	Rick Altig
3. Ryan Whitley	58,661	Larry Geneser
4. Vlad Basov	55,220	Larry Geneser
5. Stacie Williams	47,945	Rick Altig
6. Nicholas Nitkowski	47,139	Tom Williams

Top RGA

	First Yr. Agent	SGA
1. Gary Williams	\$97,748	Rick Altig



750+

Agent	SGA
Alan Becker	Larry Geneser
Alex Chen	Jatoff-Foti
Timothy Cruise	Scott Smith
Matthew Fair	Zeidner-Cowan
Michael Hanson	Rick Altig
Rob Hay	Rick Altig
Leanne Hughes	Eric Giglione
Ramin Maghsoud	Larry Kudlacek
Carla Miller	Chris LaFond
Peter Nikolov	Steve Friedlander
Christian Novacek	Marc Zipper
Arkadi Nulman	Larry Geneser
Roland Parker	Tom Williams
Vito Pecoraro	Eric Giglione
Lewis Prochnau	Rick Altig
Gregory Robson	Rick Altig
Stephen Ross	Steve Friedlander
Donald Shuck	Mark Hancock
Brian Traboulay	Rick Altig
Stacey Wall	Eric Giglione
Johnnie Wallace	Scott Smith

400+

Agent	SGA
Joe Hathorne	Scott Smith
Nita Kao	Rick Altig
Adel Kouhari	Kevin Khadivian
Barbara Leader	Rick Altig
James Peale	Marc Zipper
Luis Quintaro	Marc Zipper
Todd Reavis	Alireza Shahrak
Wallace Robinson	Rick Altig
Jack Seltz	Hancock-Boles
Jorge Serrano	Cohen-Rutt
Craig Snyder	Surace-Surace
Michael Thomas	Scott Smith

500+

Agent	SGA
Rajaev Arora	Rick Altig
Paul Black	David Hausman
Laura Bush	Hancock-Boles
Edward Clunk	Mike Jones
Michael Crain	Scott Smith
Daniel Crocetti	Scott Smith
James Dattilo	Marc Zipper
Edward Farley	Marc Zipper
Anthony Fiani	Eric Giglione
Rebecca Francis	Surace-Surace
Andrew Kay	Rick Altig
Jason Lilly	Rick Altig
Douglas MacDonald	Rick Altig
Ben Mancillas	Dan VanHouten
Kelly McDonald	Jatoff-Foti
Thomas Myers	Larry Geneser
Angeles Ordaz	Michael Busico
Paul Panlilio	Marc Zipper
Frank Perez	Scott Smith
Elio Ribeiro	Cohen-Rutt
Robert Russell	Steve Friedlander
Paramjit Sangha	Rick Altig
Tracy Schubert	Dennis Ishler
Ruben Soberanes	Jatoff-Foti
Donald Spence	Ramin Kouladji
Darren Swarda	Rick Altig
Brian Waller	Scott Smith

600+

Agent	SGA
Paul Anderson	Larry Geneser
Kouassi Appiah	Rick Altig
Steve Bains	Rick Altig
Carolyn Baker	Rick Altig
Wesley Bangs	Rick Altig
Mark Bleier	Gary Bleier
Mark Brunetto	Eric Giglione
Russell Chang	Rick Altig
Albert DiMarco	Rick Altig
Albert Fleury	Rick Altig
Patrick Frize	Rick Altig
Marie Girard	Rick Altig
Matthew Green	Eric Giglione
Nickolay Gusev	Larry Geneser
Lutfi Han	Eric Giglione

400+

Agent	SGA
Larry Adebessin	Matt Blumert
Kane Ali	David Hausman
Dino Amato	Eric Giglione
Charles Aono	Rick Altig
Joan Badzik	Bill Jennings
Lorena Barriere	Cohen-Rutt
Maria Bellajaro	Rick Altig
Upinder Bhinder	Rick Altig
Carl Boldon	Zeidner-Cowan
Kevin Bukatman	Eric Giglione
Rudi Camenzind	Cohen-Rutt
Forrest Cannon	David Hausman
Timothy Clark	Surace-Surace
Bill Cook	Cohen-Rutt
Anita Crockett	Marc Zipper
Fernando Duran	Mike Horning
William Elensky	Dennis Ishler
Maria Esposito	Cohen-Hartman
Thomas Favata	Michael Lavin
David Jackson	Zeidner-Cowan
Suzanne Kelly	Rick Altig
Pete Konidas	Marc Zipper
Marvin Mack	Michael Lavin
Danny Mayorga	Tom Williams
Reuel Moore	Eric Giglione
Jonathan Odom	Dan Rubio
Vladimir Opra	Larry Geneser
Richard Ramirez	Marc Zipper
Ravichandran Tanjore	Steve Friedlander
Preeti Sahgal	Joshua Chalom
William Sargent	Home Office
Peter Soybel	Patrick Shehan
Robert Stuck	Dennis Ishler
John Tai	Scott Smith
David Thonton	Cohen-Rutt
Vladimir Opra	Larry Geneser
Lori Trudeau	Bill Jennings
Madlyn Woodyard	Cohen-Rutt

TOP SUPERVISING AGENTS



1. Ralph Navarro
Fort Lauderdale, FL



2. Barbara Bomer
Royalton, OH



3. Wesley Bangs
Nashville, TN

July Production

All Time Record to Beat

Month: \$49,185 Net ALP Gino Tanzif

Name	1st Year Agent	Net ALP	Pers	N/G	# 1st Yr Agents	MGA	SGA
1. Ralph Navarro	\$28,907	\$30,705		85	7	Nicholas Nitkowski	Tom Williams
2. Barbara Bomer	14,398	19,557		90	3	Eric Schott	Surace-Surace
3. Wesley Bangs	13,551	20,020		84	1	Stacie Williams	Rick Allig
4. Kane All	13,435	21,118		91	3	Thomas Foley	David Hausman
5. Gregory Engrav	12,210	18,647		87	3	Gary Williams	Rick Allig

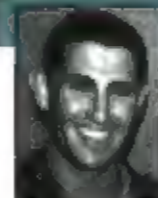
YTD Production

All Time Record to Beat

Month: \$234,648 Net ALP

Name	1st Year Agent	Net ALP	Pers	N/G	# 1st Yr Agents	MGA	SGA
1. Ralph Navarro	\$91,589	\$137,378		85	7	Nicholas Nitkowski	Tom Williams
2. Barbara Kendell	37,272	83,644		82	1	Terrance Brennan	Scott Smith
3. Vladimir Opra	36,361	88,196		85	1	Vlad Basov	Larry Geneser
4. Mathew Hart	34,022	46,785		79	3		Gary Bleier
5. Brian Mihalick	31,342	72,381		74	1	George Urban	Marc Zipper

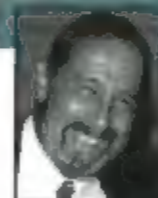
TOP GENERAL AGENTS



1. David Zophin
Altamonte Springs, FL



3. Scott Sonnenberg
St. Louis, MO



4. Steve Polederos
Southfield, MI



2. Wendell Bangs
Nashville, TN



5. Gay Deitch
Harrisburg, PA

JULY Production

All Time Record to Beat

Month: \$103,854 Net ALP Don Foti

Name	1st Year Agent	Net ALP	Pers	N/G	# 1st Yr Agents	MGA	SGA
1. David Zophin	\$42,253	\$51,782		89	4	Ed Orell	Marc Zipper
2. Wendell Bangs	34,977	31,347		80	4	Stacie Williams	Rick Altig
3. Scott Sonnenberg	27,496	34,171		83	5	Ryan Whitley	Larry Geneser
4. Steve Polederos	26,968	32,626	89.98	89	2		Zeidner-Cowan
5. Gay Deitch	26,739	27,041		91	4		Dennis Ishler
6. James Peate	25,607	45,989	79.22	83	6	Ed Orell	Marc Zipper
7. Alan Becker	22,783	36,354		85	6	Yaroslav Bitman	Larry Geneser
8. Tim Thompson	21,348	28,850		86	6		Kevin Pawlowski
9. Michael O'Rourke	20,448	26,522		82	11	Ryan Whitley	Larry Geneser
10. Cecile Remington	20,145	20,215		79	5		Ramin Kouladji

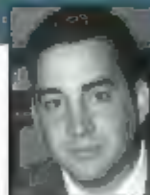
YTD Production

All Time Record to Beat

Month: \$864,620 Net ALP

Name	1st Year Agent	Net ALP	Pers	N/G	# 1st Yr Agents	MGA	SGA
1. James Peate	\$214,175	\$319,666	79.22	83	6	Ed Orell	Marc Zipper
2. David Zophin	158,310	269,646		89	4	Ed Orell	Marc Zipper
3. Scott Sonnenberg	156,093	208,242		83	5	Ryan Whitley	Larry Geneser
4. Wendell Bangs	149,120	204,408		80	4	Stacie Williams	Rick Altig
5. Christian Novacek	122,701	181,500		83	4	Ed Orell	Marc Zipper
6. Cecile Remington	112,357	114,070		79	5		Ramin Kouladji
7. Alan Becker	95,247	177,188		85	6	Yaroslav Bitman	Larry Geneser
8. Vito Pecoraro	93,813	172,367		84	7	Stephen Liberto	Eric Giglione
9. James Cleveland	89,476	158,332		74	2		Marc Zipper
10. Gay Deitch	87,305	108,480		91	4		Dennis Ishler

Master General Agents



1. Edward Orell
Altamonte Springs, FL



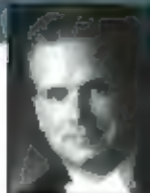
2. Ilija Orlovic
Winnipeg, MB



3. Vlad Basov
Kansas City, MO



4. Ryan Whitley
St. Louis, MO




5. Robert Olson
Downer's Grove, IL



6. Stephen Ross
Auckland, NZ



7. Rita Bailey
Washington, DC



8. Stacie Williams
Crystal, MN



9. Christine Hartman
Phoenix, AZ



10. Lee Conti
Los Angeles, CA

JULY Production

All Time Record to Beat
Month: \$208,884 Net ALP Ed Orell

Name	1st Yr. Agent	Net ALP	Pers	NG	#1st Yr Agents	SGA
1. Edward Orell	\$110,123	\$175,948	76.94	79	17	Marc Zipper
2. Ilija Orlovic	62,859	105,045		79	7	Rick Altig
3. Vlad Basov	52,347	87,231		83	8	Larry Geneser
4. Ryan Whitley	47,846	60,054		80	11	Larry Geneser
5. Robert Olson	46,519	55,186		80	7	Scott Smith
6. Stephen Ross	46,285	49,852		99	5	Steve Friedlander
7. Rita Bailey	44,613	54,417		80	25	Charles Scott
8. Stacie Williams	43,549	54,576		79	8	Rick Altig
9. Christine Hartman	40,800	77,497		86	8	Cohen-Hartman
10. Lee Conti	40,345	45,711		87	9	Cohen-Rutt
11. Nicholas Nitkowski	38,630	52,218		85	15	Tom Williams
12. Wallace Robinson	36,440	49,405		88	9	Rick Altig
13. Jeffrey Dinocento	32,481	73,459		85	8	Eric Giglione
14. Hans Wikle	28,882	40,198		81	7	Marc Morton
15. Roger Fung	28,649	79,120		83	12	Rick Altig
16. David Brister	27,234	44,020		82	6	Eric Giglione
17. William Heath	26,959	33,133		79	8	Mark Hancock
18. Stephen Liberto	26,719	63,175		85	7	Eric Giglione
19. Yaroslav Bitman	26,223	49,565		86	7	Larry Geneser
20. Erik Graham	25,918	72,947		87	8	Cohen-Rutt

YTD Production

All Time Record to Beat
YTD: \$1,186,608 Net ALP Jack Kirschling

Name	1st Yr. Agent	Net ALP	Pers	NG	#1st Yr Agents	SGA
1. Edward Orell	\$695,335	\$1,007,580	76.94	79	17	Marc Zipper
2. Vlad Basov	329,600	434,928		83	8	Larry Geneser
3. Rita Bailey	277,507	334,113		80	26	Charles Scott
4. Christine Hartman	277,126	474,359		86	8	Cohen-Hartman
5. Ryan Whitley	276,372	463,515		80	11	Larry Geneser
6. Stephen Liberto	266,012	382,206		85	7	Eric Giglione
7. Thomas Foley	239,397	344,783		82	7	David Hausman
8. Lee Conti	238,588	253,482		87	9	Cohen-Rutt
9. Stacie Williams	237,791	316,373		79	8	Rick Altig
10. Robert Olson	233,264	255,682		80	7	Scott Smith
11. Ilija Orlovic	216,516	400,965		79	7	Rick Altig
12. Erik Graham	216,195	512,812		87	8	Cohen-Rutt
13. David Brister	214,936	284,701		82	6	Eric Giglione
14. Michael Knapick	207,690	284,796		74	4	Scott Smith
15. Jeffrey Dinocento	192,239	456,358		85	8	Eric Giglione
16. Ronald VanWoesik	191,014	225,208		81	8	William Devine
17. Gary Williams	174,955	381,698		79	14	Rick Altig
18. Roger Fung	167,614	432,892		83	12	Rick Altig
19. Nicholas Nitkowski	164,636	214,003		85	15	Tom Williams
20. James Logan	159,952	169,402		79	5	Rick Altig



MGA Monthly Bonus Program

65 Percent and 70 Percent Contracts

For more information on the MGA Bonus Program go to www.aillins.com

July Bonus Qualifiers

Edward Orell \$10,706	Robert Olson \$2,709	Terrance Brennan \$1,490	Norman Lew \$825	Melinda-Rae Lyse \$614
Ilija Orlovic \$5,975	Stephen Ross \$2,523	Jeffrey Horsky \$1,426	Norman Barfoot \$789	Bruce Hennick \$587
Stephen Liberto \$4,417	Rita Bailey \$2,432	Lee Conti \$1,236	Doreen Ryan-Foti \$782	Robert Colley \$561
Ryan Whitley \$3,744	Christine Hartman \$2,423	William Heath \$1,161	Allan Jennings \$781	Robert Willingham \$525
Vlad Basov \$3,639	Stacie Williams \$2,104	Carl Boldon \$1,157	David Ragland \$777	Kelth Taylor \$492
Andy Zomaya \$3,535	Wallace Robinson \$1,946	Ted Schilling \$1,105	Michael Shaner \$708	John DeRosier \$486
Roger Fung \$3,468	Michael Knapick \$1,905	Paul Rumbuc \$1,099	Joseph Sucic \$707	Joseph Nosse \$480
David Brister \$3,431	Willie Fleming \$1,845	Shashi Parekh \$1,031	Yaroslav Bitman \$679	Kenneth Hildebrand \$421
Erik Graham \$3,338	Hans Wikle \$1,741	Wanda Smyth \$1,020	Jorge Zayas \$653	Larry Weiner \$411
Jeffrey Dinocento \$3,082	Gary Williams \$1,707	Michael Pritchett \$921	Robert Hughes \$646	Guy Rouelle \$381
Nicholas Nitkowski \$2,710	Thomas Foley \$1,633	James Logan \$889	Olen McDonald \$645	John Hancock \$335

Total \$96,833



1. Alan Martyn

Burnaby, BC



2. Michael Knapick

Downer's Grove, IL



3. Ilija Orlovic

Winnipeg, MB

JULY Production

Name	1st Yr. Agent	Net ALP	Pers	NG	# MGAs	SGA
1. Alan Martyn	\$94,016	\$240,842		84	3	Rick Altig
2. Michael Knapick	73,398	105,719		77	3	Scott Smith
3. Ilija Orlovic	56,254	98,115		86	5	Rick Altig

YTD Production

Name	1st Yr. Agent	Net ALP	Pers	NG	# MGAs	SGA
1. Gary Williams	\$512,750	\$1,137,401		79	4	Rick Altig
2. Michael Knapick	452,354	583,619		77	3	Scott Smith
3. Alan Martyn	450,810	1,146,124		84	3	Rick Altig



Larry Geneser

CATEGORY I

SGA	JULY PRODUCTION						YEAR TO DATE PRODUCTION			
	1st Yr Agent	Quota	% Of Quota	Net ALP	NG	Pers	1st Yr Agent	Quota	% Of Quota	Net ALP
Larry Geneser	\$174,908	\$ 80,000	219	\$247,057	82		\$1,049,653	\$ 480,000	219	\$1,845,641
Marc Zipper	140,207	70,000	200	220,585	78		865,394	430,000	201	1,387,072
Eric Giglione	128,955	80,000	161	233,065	85		778,505	560,000	139	1,384,924
Scott Smith	154,043	110,000	140	265,524	78		1,254,809	690,000	182	1,952,258
Rick Aitig	419,079	310,000	135	859,494	81		2,833,902	2,120,000	124	5,591,495
Cohen-Rutt	104,395	90,000	116	225,265	85		1,031,577	630,000	164	1,627,738



Steve Friedlander

CATEGORY IV

SGA	JULY PRODUCTION						YEAR TO DATE PRODUCTION			
	1st Yr Agent	Quota	% Of Quota	Net ALP	NG	Pers	1st Yr Agent	Quota	% Of Quota	Net ALP
Steve Friedlander	\$85,650	\$30,000	285	\$114,909	89		\$376,447	\$210,000	179	\$565,940
Dennis Ishler	50,962	30,000	170	63,071	84		261,965	210,000	125	305,515
Dan Rubio	24,690	30,000	82	30,836	75		148,714	260,000	57	222,172



Hancock-Boles

CATEGORY II

SGA	JULY PRODUCTION						YEAR TO DATE PRODUCTION			
	1st Yr Agent	Quota	% Of Quota	Net ALP	NG	Pers	1st Yr Agent	Quota	% Of Quota	Net ALP
Hancock-Boles	\$73,699	\$50,000	147	\$110,618	83		\$374,668	\$250,000	150	\$529,405
William Devine	44,151	50,000	88	78,711	82		349,024	300,000	116	613,890
Kevin Pawlowski	41,930	50,000	84	41,777	78		395,464	350,000	113	716,262
David Hausman	49,240	60,000	82	84,261	81		351,022	420,000	84	570,376
Zeidner-Cowan	47,894	60,000	80	88,308	77		98,145	420,000	23	455,907
Mark Hancock	39,838	50,000	80	96,074	80		262,100	350,000	75	551,172



Charles Scott

CATEGORY V

SGA	JULY PRODUCTION						YEAR TO DATE PRODUCTION			
	1st Yr Agent	Quota	% Of Quota	Net ALP	NG	Pers	1st Yr Agent	Quota	% Of Quota	Net ALP
Charles Scott	\$49,263	\$20,000	246	\$49,262	76		\$380,681	\$ 80,000	476	\$380,680
Ramin Kouladji	38,537	20,000	193	55,539	81		181,930	140,000	130	280,687
William Jennings	37,430	20,000	187	62,666	92		73,388	60,000	122	135,398
Joseph Manone	26,138	20,000	131	57,825	84		166,161	140,000	119	434,120
Christopher Lafond	21,411	20,000	107	41,925	89		90,626	140,000	65	157,928
Gary Bleier	20,968	20,000	105	40,939	85		114,732	140,000	82	291,604
Mike Jones	19,147	20,000	96	44,508	82		70,978	140,000	51	217,773
Robert Glover	18,810	20,000	94	39,376	84		184,920	140,000	132	332,787
Matt Blumert	17,907	20,000	90	28,667	82		121,384	140,000	87	223,232



Marc Morton

CATEGORY III

SGA	JULY PRODUCTION						YEAR TO DATE PRODUCTION			
	1st Yr Agent	Quota	% Of Quota	Net ALP	NG	Pers	1st Yr Agent	Quota	% Of Quota	Net ALP
Marc Morton	\$62,058	\$40,000	165	\$ 89,418	79		\$315,167	\$430,000	73	\$715,729
Cohen-Hartman	44,534	40,000	111	91,984	86		288,334	280,000	103	629,629
Surace-Surace	43,665	40,000	109	165,336	73		350,095	280,000	125	922,088
Tom Williams	38,728	40,000	97	90,553	81		216,395	280,000	77	534,618



Ali Shahrak

CATEGORY VI

SGA	JULY PRODUCTION						YEAR TO DATE PRODUCTION			
	1st Yr Agent	Quota	% Of Quota	Net ALP	NG	Pers	1st Yr Agent	Quota	% Of Quota	Net ALP
Ali Shahrak	\$35,475	\$20,000	177	\$47,625	94		\$35,475	\$20,000	177	\$47,625
Robert Smith	16,731	20,000	84	16,731	97		16,731	20,000	84	16,731
Larry Kudlacek	16,127	20,000	81	36,848	85		94,772	140,000	68	163,277



*f*rom the desk of
Paul Straubel

National Marketing
Director

*"Political action is the
highest responsibility
of a citizen."*

— John F. Kennedy

Getting Out The Vote

How often have you wondered about what lies ahead? What's just around the corner? I'd venture to say that you think about it often. We all do, whether we like to admit to it or not. If we had the ability to see into or influence the future, we would certainly make decisions differently!

Right now we are in the midst of two major campaigns for President along with a multitude of other congressional, state and local races. Who will be elected? Who will serve as the leaders of our national, state and local governments? While the answers to these questions will be determined in more than two months, we have a unique opportunity to be a part of the election process and the outcome through the **Get Out The Vote** campaign (GOTV).

American Income, through OPEIU 277, is teaming up with the AFL-CIO on an ambitious and historic campaign to help in voter registration, absentee balloting and spreading the word about issues in this year's elections. In the course of the next two months our agents will visit with almost a half million members and their families. In these homes we will be leaving voter registration forms, for those not already registered, along with materials about the candidates and the issues.

At AIL we are always striving to make a difference in word and deed. This is a real opportunity to take an active role in the election process and be a part of one of the greatest freedoms we possess. We can make a difference in this year's election and get a peek at what lies ahead.

Founder's Month Contest

Don't forget — we're still in the middle of the Founder's Month contest for Public Relations. This is your opportunity to significantly increase your convention qualification standing with a 50 percent bonus on card or TG credits through Sept. 30. There is still time for you to pile on the credits. Take advantage of this great bonus opportunity now! Remember, there is a minimum requirement of 2,500 cards or 25 TGs during this three month contest.

2000 in 2000

Finally, we made a commitment to 2000 in 2000, a goal of recruiting 2000 agents by the end of the year 2000! An ambitious goal, but definitely achievable. Are you doing your part in sharing the American Income opportunity with everyone you come in contact with? It's a great career and income opportunity for all those around us! Remember, if everyone recruits just one person between now and the end of the year, we will more than achieve our goal!

Qualifiers

ROBIN DENHAM	\$845
DEBBIE ENSTEDT	\$845
WENDI ROSE	\$845
LAURIE ONASCH	\$813
RICHARD MESHULAM	\$748
BRENDA DISOMMA	\$715
CHARLES HILL	\$683
DARRELL DOREY	\$650
SHERYL SALAKAS	\$650
LEO VANDENBUSSCHE	\$650
THOMAS WALL	\$575
CHERYL COOK	\$550
PATER NIELSEN	\$500
ROBIN ANDRADE	\$400
MALKA ARONY	\$400
ERIC SCHOENHALS	\$400
BERNARD WENDEKIER	\$400
JOHN WILKINSON	\$360
LINDA STADTLER	\$315
WILLIAM VERBETEN	\$315
JOSEPH WARD	\$313
CATHERINE BRIGGLE	\$300
KENNETH ALTIZER	\$288
JACQUELINE DEVOOGHT	\$288
SUSAN FULDAUER	\$263
ANTHONY GENTILI	\$263
RICHARD CASE	\$250
BECKY CUTLER	\$250
VIVIAN UNGER DWYER	\$250
WILLIAM GIBSON	\$250
ERIN MCKEE	\$250
STEVEN NEWTON	\$250
RONA SPANO	\$250
SHARON SWINFORD	\$250
JOHN WAGNER	\$250
DAVID BLAISDELL	\$210
DONALD SPOHN	\$210
JENNY WILLIAMS	\$210
BRANDT MARTIN	\$200
DANIEL OTTO	\$200
SUZANNE POWERS	\$200

PR BONUS

JANUARY

FEBRUARY

MARCH

APRIL

MAY

JUNE

JULY

AUGUST

SEPTEMBER

OCTOBER

NOVEMBER

DECEMBER

Total **\$16,854**



PR Manager



Randy Altig
Kirkland, WA



CATEGORY A:



Robin Denham
Kansas City, MO

"If you believe anything is attainable and you work hard, everything always comes together."



Debbie Enstedt
Winnipeg, MB

CATEGORY B:



Sheryl Salakas
Bridgeville, PA

"I believe the most important thing to do in this business is to never take no for an answer. You have to keep going back until they say yes."



Cynthia Blumert
Gaithersburg, MD

CATEGORY C:



Darrell Dorey
Riverview, NB

"I build customer loyalty and I believe this is a big factor in my success. I also religiously follow Bernard Rapoport's philosophy to deliver the promise. I always back my words up with actions."



Laurie Onasch
Menomonee Falls, WI

All Time PR Card Production Record

Month: 18,960 cards **Anthony Gentili**

JULY Production

PR Manager	# Cards	SGA
1. Randy Altig	10,869	Rick Altig
2. Debbie Enstedt	6,694	Rick Altig
3. Richard Meshulam	3,907	Cohen-Rutt

Category A	# Cards	SGA
1. Robin Denham	3,320	Larry Geneser
2. Debbie Enstedt	3,306	Rick Altig
3. Richard Meshulam	3,206	Cohen-Rutt
4. Randy Altig	3,081	Rick Altig
5. Brenda DiSomma	2,421	Eric Giglione

Category B	# Cards	SGA
1. Sheryl Salakas	2,526	Lisa D'Amico
2. Cynthia Blumert	2,392	Matt Blumert
3. Laurie Onasch	2,239	Joe Manone
4. Amalia Busico	1,880	Michael Busico
5. Pater Nielsen	1,518	Robert Glover

Category C	# Groups	SGA
1. Darrell Dorey	40	Ramin Kouladji
2. Laurie Onasch	17	Joe Manone
3. Joseph Winfield	13	Greg Partee
4. Cheryl Cook	12	Dennis Ishler
5. John Wilkinson	12	Scott Smith

All Time PR Card Production Record

YTD: 61,879 cards **Denise Bowyer**

YTD Production

PR Manager	# Cards	SGA
1. Randy Altig	68,784	Rick Altig
2. Debbie Enstedt	32,991	Rick Altig
3. Malka Arony	23,535	Cohen-Hartman

Category A	# Cards	SGA
1. Randy Altig	23,271	Rick Altig
2. Robin Denham	16,537	Larry Geneser
3. Leo VanDenBussche	16,186	Rick Altig
4. Wendi Foss	15,683	William Devine
5. Brenda DiSomma	14,633	Eric Giglione

Category B	# Cards	SGA
1. Malka Arony	13,734	Cohen-Hartman
2. Laurie Onasch	8,330	Joe Manone
3. Linda Stadler	7,895	Surace-Suarce
4. Sheryl Salakas	7,597	Lisa D'Amico
5. Sandra Johnson	6,577	Gary Bleier

Category C	# Groups	SGA
1. Darrell Dorey	173	Ramin Kouladji
2. Susan Fuldauer	81	Mark Hancock
3. Joseph Ward	70	Larry Geneser
4. John Wilkinson	61	Scott Smith
5. Cheryl Cook	60	Dennis Ishler

Category A = Categories 1 and 2. Category B = Categories 3, 4, 5 and 6. Category C = Top number of contracts signed from all SGA categories. Public Relations Manager selection guidelines for recognition in the Spotlight are as follows: Must have 2 PR Representatives coded and meet production requirements.

MONETARY DONATIONS

The Glover Agency

- Donated \$250 to the Teamsters Golf Outing for Hospice of Michigan—Greater Grand Rapids.

The Jatoft-Foti Agency

- Donated \$811 for a motorized cable car for the Health Care Workers Union, Local 250 rally.

The Hancock/Boles Agency

- Donated \$100 for a sponsorship of the Kentucky Labor Management Conference.
- Donated \$300 to the Kentucky Central Labor Council Labor Day Picnic.

The Hancock/Boles, Surace/Surace, Marc Morton & Mike Jones Agencies

- Donated \$520 to sponsor a hole and a team in the Ohio Labor Council Golf Outing.

The Mike Busico Agency

- Donated \$5,900 worth of World Book Encyclopedias, Childcraft books and dictionaries to six schools in the School District of Bula, Camarines Sur, Philippines.

The Mark Hancock Agency

- Donated \$100 to the Central Indiana Labor Council for its Labor Day Parade.
- Donated \$200 to the Greater Marion County Cap Council for family night at Indianapolis Raceway Park.
- Donated \$250 to the Allen County Democratic Party for a sponsorship for the 2000 Presidential Ball.
- Donated \$200 in support of the Community Leaders Partnership for the City of Indianapolis.

Rick Altig Agency

- Donated \$500 for the Union Labor Day 2000 Celebration to the Hawaii State AFL-CIO.

**Total
\$9,131**

OTHER INVOLVEMENT

AIL

- Made a contribution to the John Montrone Scholarship Golf Tournament.



*"Kindness in words
creates confidence.
Kindness in thinking
creates profoundness.
Kindness in giving
creates love."*

— Lao-tzu

The AIL Labor Advisory Board Welcomes...



**George Tedeschi
President of the Graphic Communications
International Union**

George Tedeschi, the newly-elected President of the Graphics Communications International Union (GCIU), was recently named the newest member of the American Income Life Labor Advisory Board. As a member of the Board, Tedeschi joins a group that is unique in American business.

With the Board's advice, AIL develops programs to meet the needs of union members and their families and provides substantial financial assistance to labor and labor-related causes.

With 150,000 active and retired members, the GCIU is the largest union for printing and publishing workers in North America.

Tedeschi joined the Union in 1959 as a flyboy for *Newsday* in Long Island, NY. Upon completion of his apprenticeship, he became a Journeyman Pressman. Tedeschi has always been an active member, serving as Nassau County, New York Local 406-C's Vice-President and Secretary-Treasurer, and later as President. Tedeschi served in this capacity until he was elected President of the GCIU in June of this year.

He has served as President of the GCIU Newspaper Conference for 20 years in addition to serving as Secretary of the GCIU's Eastern Conference. To further round out his commitment to both labor and the community, Tedeschi has served on numerous boards and as the Corporate Secretary and a member of the Board of Directors of the Long Island United Way.

*"Far and away the best
prize that life offers is
the chance to work hard
at work worth doing."
— Theodore Roosevelt*

The Vacation Adventure *Of A Lifetime*

Your adventure begins on Royal Caribbean's
Nordic Empress. Enjoy these beautiful Ports of
Call: San Juan, St. Thomas, Philipsburg & St. Croix.

American Income Life

Convention 2001,
April 23-27

The Adventure
Awaits

